

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darrell F Crabbs, Jr
Melissa Kay Crabbs
Debtors

Case No. 15-03051-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 32

Date Rcvd: Aug 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2020.

db/jdb
cr +Darrell F Crabbs, Jr, Melissa Kay Crabbs, 17 Dickinson Drive, Hanover, PA 17331-7766
+SunTrust Bank, C/O Morton & Craig, LLC, 110 Marter St. Suite 301,
Moorestown, NJ 08057-3124
cr +SunTrust Bank now Truist Bank, c/o Morton & Craig, LLC, 110 Marter Avenue, Suite 301,
Moorestown, NJ 08057-3124
4713851 +Ally Bank, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
4680391 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4701300 +Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
4676130 +Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp,
PO Box 16408, St. Paul MN 55116-0408
5345880 +SunTrust Bank now Truist Bank, c/o Lefkoff, Rubin, Gleason & Russo, P.C,
5555 Glenridge Connector, Suite 900, Atlanta, GA 30342-4762

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Aug 27 2020 23:23:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067

4672064 EDI: CITICORP.COM Aug 27 2020 23:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20363, Kansas City, MO 64195
4705682 EDI: BL-BECKET.COM Aug 27 2020 23:23:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4672063 +E-mail/Text: clientservices@credit-control.com Aug 27 2020 19:33:02 Central Loan Admin & R,
425 Phillips Blvd., Ewing, NJ 08618-1430
4672065 +EDI: CITICORP.COM Aug 27 2020 23:23:00 Citibank/The Home Depot, Centralized Bankruptcy,
Po Box 790040, Saint Louis, MO 63179-0040
4673973 EDI: DISCOVER.COM Aug 27 2020 23:23:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4672066 +EDI: DISCOVER.COM Aug 27 2020 23:23:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4672067 +EDI: RMSC.COM Aug 27 2020 23:23:00 GECRB/JC Penny, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
4672068 +EDI: RMSC.COM Aug 27 2020 23:23:00 GECRB/Lens Crafters, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
4672069 +EDI: RMSC.COM Aug 27 2020 23:23:00 GECRB/Lowes, Attn: Bankruptcy Dept, Po Box 103104,
Roswell, GA 30076-9104
4672070 +E-mail/Text: bankruptcy@huntington.com Aug 27 2020 19:33:00 Huntington Natl Bk,
Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424
4672072 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 27 2020 19:32:49 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
4672073 E-mail/Text: camanagement@mtb.com Aug 27 2020 19:32:55 M & T Bank, 1 Fountain Plz Fl 4,
Buffalo, NY 14203
4672074 +E-mail/Text: unger@members1st.org Aug 27 2020 19:33:11 Members 1st F C U, 5000 Louise Dr,
Mechanicsburg, PA 17055-4899
4672075 +E-mail/Text: electronicbkydocs@nelnet.net Aug 27 2020 19:33:03 Nelnet Lns,
3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
4751678 EDI: PRA.COM Aug 27 2020 23:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4751679 EDI: PRA.COM Aug 27 2020 23:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4716441 EDI: PRA.COM Aug 27 2020 23:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4672076 +EDI: SEARS.COM Aug 27 2020 23:23:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
4679405 +EDI: STF1.COM Aug 27 2020 23:23:00 SunTrust Bank, Attn: Support Services,
P.O. Box 85092, Richmond, VA 23286-0001
4672077 +EDI: STF1.COM Aug 27 2020 23:23:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
4726489 EDI: CAPITALONE.COM Aug 27 2020 23:23:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,
PO BOX 82609, LINCOLN, NE 68501-2609
4672078 +EDI: CAPITALONE.COM Aug 27 2020 23:23:00 Worlds Foremost Bank N, 4800 Nw 1st Street,
Lincoln, NE 68521-4463
4711522 EDI: ECAST.COM Aug 27 2020 23:23:00 eCAST Settlement Corporation assignee of Citibank, NA,
POB 29262, New York NY 10087-9262

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4685510* James & Sandra Smith, 171 Sunset Drive, Hanover PA 17331-9737
4706589* +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011

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Form ID: 3180W

Page 2 of 2
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4672071 ##James & Sandra Smith, 171 Sunset Drive, Hanover PA 17331-9737

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
Gary J Imblum on behalf of Debtor 1 Darrell F Crabbs, Jr gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
Gary J Imblum on behalf of Debtor 2 Melissa Kay Crabbs gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
James Warmbrodt on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Ally Bank josh.goldman@padgettlawgroup.com,
kevin.shatley@padgettlawgroup.com
Michael J Clark on behalf of Creditor Ally Bank pabk@logs.com
Thomas I Puleo on behalf of Creditor Ally Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor SunTrust Bank now Truist Bank ecfmail@mortoncraig.com,
mortoncraigecef@gmail.com
William E. Craig on behalf of Creditor SunTrust Bank ecfmail@mortoncraig.com,
mortoncraigecef@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1 Darrell F Crabbs Jr
First Name Middle Name Last Name

Debtor 2 Melissa Kay Crabbs
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:15-bk-03051-HWV

Social Security number or ITIN xxx-xx-9442
EIN --

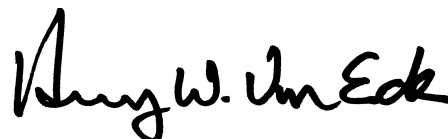
Social Security number or ITIN xxx-xx-3098
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darrell F Crabbs Jr

Melissa Kay Crabbs
aka Melissa K Crabbs, aka Melissa K Smith-Crabbs, fka
Melissa K Smith**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: RyanEshelman, Deputy Clerk8/27/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.